

CGS Farm Supplies Prepayment Reward Program 2026

- 5.5% pa Reward Dollars
- Security of supply
- Simple and flexible
- No account keeping fees



CGS

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To discuss further please contact your local branch manager or CGS Head Office on (02) 6790 3200.

CGS Farm Supplies Prepayment Reward Program 2026

We invite you to participate in the CGS Farm Supplies Prepayment Program for 2026. This is a Prepayment Program to assist customers with the purchase of farm supplies for 2026/27.

Application to participate in the program close on the **30th June 2026**.

Please discuss your specific needs with your local CGS Branch Manager.

The CGS Farm Supplies Prepayment Program delivers clients added value recognising our appreciation of your ongoing support.

Clients earn **CGS Reward Dollars** at **5.5% per annum** which are applied directly to your Prepayment Account monthly.

Prepayments and CGS Reward Dollars are redeemable against future purchases from CGS in the 2026/2027 financial year and to comply with relevant legislation, cannot be refunded, withdrawn or transferred.



How does it work?

- To be eligible for the CGS Prepayment Program, your Trading Account must be current and within agreed trading terms.
- Prepayments must be received by CGS on or before the close of business on the **30th June 2026**.
- CGS will establish a prepayment account for you. The minimum prepayment is \$10,000 and there is no maximum. We require you to supply a reasonable forecast for purchases of farm supplies from CGS for a 12-month period covering the 2026/2027 financial year.
- CGS Rewards Dollars accrue to your Prepayment Account at 5.5% per annum. We calculate CGS Rewards Dollars following the deduction of monthly purchases as described in this example.

Monthly Example	
Prepayment Account Opening Balance	\$50,000
less CGS Monthly Purchases	\$15,000
CGS Reward Dollars Calculation	\$35,000 x 5.5% per annum = \$160.42 ie. $\$35,000 * (5.5\%pa / 12) = \160.42
New Prepayment Account Balance <small>*Visible on your statement 2 working days following the close of the month</small>	\$35,000 + \$160.42 = \$35,160.42 available for future purchases

- Under various government laws and regulations, prepayments and CGS Reward Dollars must be used by **30th June 2027** (within 12 months of the initial prepayment) and cannot be withdrawn, refunded or extended under any circumstances.
- There are no account keeping fees or charges associated with the CGS Farm Supplies Prepayment Program.



CGS Farm Supplies Prepayment Reward Program 2026 Application Form

DATE

AUTHORISED GROWER REPRESENTATIVE

BUSINESS NAME

ABN

EMAIL CONTACT

PHONE

PREPAYMENT AMOUNT (INCLUDING GST)

\$

WINTER CROP ESTIMATE

ha

SUMMER CROP ESTIMATE

ha

FORECAST PREPAYMENT PURCHASES

BIOTECH FEES

YES

NO

SEED

YES

NO

AGCHEM

YES

NO

FERTILISER

YES

NO

AGRONOMY

YES

NO

OTHER (SPECIFY)

YES

NO

AUTHORISATIONS

GROWER

NAME

AUTHORISED SIGNATURE

CGS NAME

CGS POSITION

AUTHORISED CGS SIGNATURE

CGS Farm Supplies Prepayment Reward Program 2026

Terms and Conditions



By completing the attached Application Form, the Customer applies to participate in the CGS Farm Supplies Prepayment Reward Program ("Program") with Cotton Growers Services Pty Ltd ("CGS"), ABN: 15 001 723 048. CGS will assess the Customer's application and, if approved, allow the Customer to participate in the Program on the following Terms and Conditions.

TERMS AND CONDITIONS

1. To participate in the Program, the Customer must transfer no less than \$10,000.00 to CGS on or before **30th June 2026**.
2. CGS will apply Reward dollars to prepayments made by Customers who participate in the Program. CGS will apply a credit to your Trading Account at a rate of 5.5% per annum. CGS Reward Dollars will be calculated and processed to your account on the second (2nd) business day of each month.
3. CGS will not charge the Customer any account keeping fees for participating in the Program.
4. Prepayments paid to CGS as part of the Program cannot be refunded to the Customer or to any other person under any circumstances. Such prepayments can only be used to purchase products and services from CGS.
5. CGS may use any prepayments made by the Customer as part of the Program to pay any other amounts that are due, owing and payable by the Customer to CGS, if the Customer is:
 - a. in breach of these Terms and Conditions or any other agreement it has entered into with CGS; or
 - b. insolvent within the definition of section 95A of the Corporations Act 2001 (Cth).

GOVERNING LAW

6. These Terms and Conditions are governed by the laws of New South Wales, and any court within the Commonwealth of Australia in which CGS commences proceedings has non-exclusive jurisdiction to entertain any claims CGS or the Customer may have against each other in connection with these Terms and Conditions.

ASSIGNMENT

7. The Customer may not assign, transfer or sub-license its rights under these Terms and Conditions without CGS's prior written consent.

ACKNOWLEDGEMENTS AND WARRANTIES

8. By participating in the Program, the Customer:
 - a. acknowledges that the Program will benefit the Customer in the conduct of the Customer's business;
 - b. acknowledges that the Customer has read, understood and agrees to these Terms and Conditions;
 - c. acknowledges that the Terms and Conditions are reasonably necessary for CGS to provide the Program for the Customer and to protect CGS's legitimate interests;
 - d. acknowledges that it has not relied on any representation by CGS in agreeing to these Terms and Conditions;

e. represents and warrants that it has obtained, or has had the opportunity to obtain but has decided not to obtain, legal, financial and taxation advice in relation to these Terms and Conditions; and

f. represents and warrants that all information it has provided to CGS in the Application Form and otherwise in connection with these Terms and Conditions is true, complete and correct.

g. acknowledges that participation in the Program takes precedence to any other Customer payment terms offered by CGS from time to time, until such time as prepayments have been used in full.

GST AND INVOICES

9. Each prepayment includes GST.
10. When a prepayment is made, CGS will issue the Customer with a tax invoice which will specify both the GST component, and the remaining component, of the prepayment.
11. CGS will remit the GST component of each prepayment to the Australian Taxation Office.
12. When the Customer purchases goods or services from CGS using amounts paid by way of prepayment, CGS will issue the Customer with:
 - a. a further tax invoice for the supply of goods or services (which will include GST); and
 - b. a Credit Note equal to the amount of GST specified in the further tax invoice (which, in effect, has already been paid by the Customer at the time of making the prepayment).
13. If the GST payable on a taxable supply by CGS is varied for any reason, the consideration payable under these Terms and Conditions must be increased or decreased to reflect that variation of the GST.
14. In these Terms and Conditions, "GST" has the same meaning as in the A New Tax System (Goods & Services) Act 1999 (Cth).

PRIVACY

15. Information collected in the Application Form. CGS will:
 - a. take all reasonable steps to protect the Customer's personal information from misuse, loss, unauthorised access, modification or disclosure;
 - b. collect personal information from the Customer in order to:
 - i. conder the Customer's application to participate in the Program;
 - ii. maintain the Customer's contact details;
 - iii. advertise, promote and provide the Customer with products or services supplied by CGS; and
 - iv. process transactions to which the Customer is a party.
16. By executing this agreement, and subject to any mandatory restrictions imposed by relevant privacy laws, the Customer authorises CGS to do any of the things described, referred to or contemplated herein.

CGS Branch Locations and Details

CGS Head Office

Ph: (02) 6790 3200
E: accounts@cgs.com.au
A: 52 Boolcarrol Road
Wee Waa, NSW 2388

CGS Warren

Ph: (02) 6847 5200
E: warrenpurchases@cgs.com.au
A: Arthur Butler Drive
Warren, NSW 2824

CGS Wee Waa

Ph: (02) 6790 3255
E: weewaapurchases@cgs.com.au
A: 52 Boolcarrol Road
Wee Waa, NSW 2388

CGS Gunnedah

Ph: (02) 6741 4800
E: gunnedahpurchases@cgs.com.au
A: 21 Martin Road
Gunnedah, NSW 2380

CGS Hillston

Ph: (02) 5971 6000
E: hillstonpurchases@cgs.com.au
A: 66-72 Collins Street
Hillston, NSW 2675

CGS Hay

Ph: (02) 6997 2400
E: haypurchases@cgs.com.au
A: Lot 10 Bourke Street
Hay, NSW 2711

CGS Narrabri

Ph: (02) 6790 9100
E: narrabripurchases@cgs.com.au
A: 29 Francis Street
Narrabri, NSW 2390

CGS Goondiwindi

Ph: (07) 4676 6100
E: goondiwindipurchases@cgs.com.au
A: Lot 3 Troy Drive
Goondiwindi, QLD 4390

CGS Dalby

Ph: (07) 4596 8500
E: dalbypurchases@cgs.com.au
A: 58 Russell Street
Dalby, QLD 4405

CGS Emerald

Ph: (07) 4843 8300
E: emeraldpurchases@cgs.com.au
A: 65 Macaulay Road
Emerald, QLD 4720

CGS St George

Ph: (07) 4625 2500
E: stgeorgepurchases@cgs.com.au
A: Bundoran Road
St George, QLD 4487

CGS Katherine

Ph: (08) 8972 6100
E: katherinepurchases@cgs.com.au
A: Lot 128 Victoria Highway
Katherine, NT 0851

CGS Kununurra

Ph: (08) 8972 6100
E: katherinepurchases@cgs.com.au
A: 7 - 11 Bloowood Drive
Kununurra, WA 5743



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